



BENEFITS NEWSLETTER VOLUME 3

Mount Allison participates in a volume purchasing arrangement for benefits through Interuniversity Services Inc., a not-for-profit organization that administers this arrangement for member institutions throughout Atlantic Canada. The University and employees benefit from this arrangement through lower fees/costs and coverage advantages while maintaining independence over our own plans.

We encourage you to read this newsletter.

If you have any questions, please contact Human Resources at hr@mta.ca or 364-2280.

IN THIS NEWSLETTER...

...You will find a summary of the benefit premium changes that will be effective April 1, 2015, as well as some interesting facts and tips related to benefits consumerism.

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For more information about your benefits program visit Mount Allison's website at <http://www.mta.ca/benefits>

BENEFIT PREMIUM RATES FOR 2015

After review by Mount Allison's Benefit Committee, the following benefit premium rates will take effect April 1, 2015. These rates will be reflected on your first pay in April.

Benefit Plan	Your monthly premium	% change	Cost sharing (Employer/Employee)
Health (<i>Single/Family</i>)	\$27.12/ \$76.92	↑ 20.0%	50/50
Dental (<i>Single/Family</i>)	\$4.81/ \$10.16	↓ 5 %	85/15
Long-Term Disability (<i>Faculty, Librarians</i>)	.592% for term .998% for continuing	↓ 20.0%	0/100
Long-Term Disability (<i>Staff</i>)	.554% for term .912% for continuing	↓ 20.0%	0/100
Basic life insurance	\$0.00	↓ 8.2%	100/0
Optional life insurance	Age band/smoking status	0	0/100
AD&D (<i>per \$10,000</i>)	\$.16 (Single)/\$.27 (Family)	0	0/100
Critical Illness	Age band/smoking status/gender	0	0/100

LTD PREMIUM HOLIDAY

With respect to the Long-term Disability Plan (LTD), Mount Allison participates in a pooled arrangement with other Atlantic universities. This means that premiums are based on a combination of our own claims experience and the experience of the other universities. The favorable claims experience during the last year has resulted in an excess reserve for the pool. As a result, a premium holiday will be provided to employees with LTD coverage.

Employees with LTD coverage will not have a premium deducted from their pay during the nine-month period from April 1, 2015 to December 31, 2015.

Mobile Applications

Mobile apps run on smartphones and other mobile devices.

Medavie Blue Cross has a mobile app called Medavie Mobile. With this app, you can submit a claim, sign up for direct deposit and view much more information about your health and dental claims. Find out more information and download the app at: [Medavie Blue Cross Mobile Apps](#)

For members of the academic pension plan, **Sun Life Financial** has a mobile app called My Sun Life Mobile. With this app, you can access account balances, contributions and financial planning tools. Find out more information and download the app at: [Sun Life Financial Mobile Apps](#)

HEALTH CORNER: MENTAL HEALTH

Are you suffering from stress or anxiety?

It is important to know that you are not alone! Life can be filled with challenging situations that cause stress. These can be caused by issues at home, at work or by relationships, financial or health concerns.

It is quite common for people under stress to feel anxious and worried – symptoms may include a racing heartbeat, flushed complexion, a tightening of the chest, difficulty concentrating and restlessness.

For more information, please refer to the links below.

*Source: Globe & Mail (December 2014)

RESOURCES:

- Globe & Mail (Bill Howatt, December 8, 2014): [Are you suffering from stress, or anxiety?](#)
- Globe & Mail (October 2013): [Video - Nutrition Basics: What to eat \(and not to eat\) when you are feeling stressed](#)
- [Canadian Mental Health Association – Mental Health For All](#)
- Contact EFAP (Shepell): <http://www.shepell.com/en-ca/> or 1-877-890-9052
- Manulife: [Workplace Solutions for Mental Health](#)

Coordination of Benefits: “Sharing is Always Better”

When you and your spouse both have **family** coverage through different health and/or dental employer plans, you can **coordinate benefits coverage** and reimbursement.

You can “maximize” health and dental coverage and receive up to 100% reimbursement of eligible expenses when benefits are coordinated between the two plans.

For example:

If you have coverage under the Mount Allison plan and you are also covered as a dependent under your spouse’s employer plan:

- The Mount Allison plan will be your first claim for eligible benefit amounts
- Your spouse’s plan will pay your claim second, for any eligible unpaid balance, not paid through the Mount Allison plan.

If you have coverage under the Mount Allison plan and your spouse has coverage under their employer plan, and your children are covered under both plans, the plan of the person with the earlier birth date in the calendar year pays first:

- Mother: Date of birth April 21st
- Father: Date of birth July 2nd

In this case, the claim for the child would be submitted to the Mother’s plan first, and any remaining eligible unpaid balance would be submitted to the Father’s plan.

What is the process?

You	Your Spouse	Dependent Children
<ul style="list-style-type: none"> • Submit your claim to the Mount Allison Medavie Blue Cross (MBC) health & dental plan • For any unpaid balance, send a copy of your MBC claim statement and your spouse’s insurance company’s claim form, to your spouse’s insurance company for processing of eligible benefits 	<ul style="list-style-type: none"> • Spouse submits claim to their insurance company • For any unpaid balance, send a copy of spouse’s insurance company claim statement and a completed MBC claim form, to MBC for processing of eligible benefits for reimbursement through the Mount Allison plan 	<ul style="list-style-type: none"> • Submit child’s claim to the insurance company of the parent who has the earlier birth (month and day) • For any unpaid balance, send a copy of the claim statement and applicable claim form to the other parent’s insurance company

To take advantage of coordination of benefits, it is very important that the coverage details of other family members are kept current. If you are in this situation, please contact Human Resources at hr@mta.ca or call 364-2280